



**IT IS ORDERED** as set forth below:

**Date: February 4, 2016**

**Barbara Ellis-Monro  
U.S. Bankruptcy Court Judge**

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

IN RE:

MARISA NICOLE DIGH,

Debtor.

MARISA NICOLE DIGH,

Movant,

v.  
1ST FRANKLIN FINANCIAL  
CORPORATION,

Respondent.

CASE NO. 15-66716-BEM

CHAPTER 7

Contested Matter

**ORDER**

Before the Court is a Motion to Avoid Lien filed by Debtor(s), as provided by 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). Respondent has not filed a response, and the motion is deemed unopposed. See BLR 6008-2, NDGa. Since the creditor whose lien is sought to be avoided has failed to controvert timely the allegations, IT IS HEREBY ORDERED that the

judicial lien held by Respondent is avoided to the extent that such lien impairs an exemption to which Debtor(s) would have been entitled pursuant to 11 U.S.C. §522(b), subject to 11 U.S.C. §§349 and 522(c) in the event of a dismissal.

**END OF ORDER**

**Distribution List**

Marisa Nicole Digh  
170 Hunter Ridge Dr  
Covington, GA 30014

Shannon D Sneed  
Shannon D. Sneed & Associates PC  
2112 Lee Street  
P. O. Box 1245  
Covington, GA 30015

Jason L. Pettie  
Suite 150 - One Decatur Town Center  
150 E. Ponce de Leon Avenue  
Decatur, GA 30030

1st Franklin Financial  
c/o BEN F CHEEK III, Registered Agent  
135 EAST TUGALO ST.  
TOCCOA, GA 30577

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
Northern District of GeorgiaIn re:  
Marisa Nicole Digh  
DebtorCase No. 15-66716-bem  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: dillard  
Form ID: pdf400Page 1 of 1  
Total Noticed: 4

Date Rcvd: Feb 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2016.

db #+Marisa Nicole Digh, 170 Hunter Ridge Dr, Covington, GA 30014-8428  
aty +Shannon D Sneed, Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245,  
Covington, GA 30015-1245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: notices@jasonpettie.com Feb 04 2016 21:26:55 Jason L. Pettie,  
Suite 150 - One Decatur Town Center, 150 E. Ponce de Leon Avenue, Decatur, GA 30030-2543  
E-mail/Text: bankruptcy@lffc.com Feb 04 2016 21:28:56 1st Franklin Financial,  
c/o BEN F CHEEK III, Registered Agent, 135 EAST TUGALO ST., TOCCOA, GA 30577  
TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2016 at the address(es) listed below:

Jason L. Pettie trustee@jasonpettie.com, GA25@ecfcbis.com;jp@trustesolutions.net  
Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov  
Shannon D Sneed on behalf of Debtor Marisa Nicole Digh bankruptcy@sneedlaw.net

TOTAL: 3